

INVESTING BASICS GUIDE

# Real Estate Investing, *made simple.*

New to real estate investing? This guide breaks down the fundamentals – rental properties, cash flow, financing, and how to take your first step – without the overwhelm. Clear language, real numbers, all in your language through ASL.

Rental properties

Cash flow

Financing

Getting started

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A free guide for the Deaf community

[aslrealestatecollective.com](https://aslrealestatecollective.com)

START HERE

# Why real estate, and why now

Real estate has built more everyday wealth than almost any other path. You don't need to be rich, lucky, or hearing to begin — you need clear information and a first step.

For generations, the Deaf community has been left out of conversations that build wealth — often not because the door was locked, but because no one explained the way in, in ASL. This guide changes that. We'll walk through the core ideas of investing in plain language, with real examples, so you can decide if it's right for you.

You don't have to learn everything today. Read one section at a time. By the end, you'll understand how investors actually make money, how they pay for properties, and exactly how to take a confident first step.

## HOW TO USE THIS GUIDE

Each section stands on its own. Skim the headers, then go deep where you're curious. Keep the glossary on page 7 nearby — every bolded term is explained there in plain language.

## What's inside

### 01 Rental Properties

The foundation of most investing journeys — how owning to rent actually works.

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### 02 Cash Flow

The number that matters most, with a real month-by-month example.

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### 03 Financing

How investors pay for properties — and why you rarely need all the money yourself.

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### 04 Getting Started

A simple, five-step path to your first deal.

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### 05 Key Terms Glossary

Every important word, defined in plain language.

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## SECTION 01

# Rental Properties

A rental property is simply a home you own and let someone else live in, in exchange for monthly rent. It's where most investors begin.

The idea is straightforward: you buy a property, a tenant pays you rent each month, and that rent covers your costs – the loan, taxes, insurance, and upkeep. Anything left over is yours. Over time, two powerful things happen at once: your tenant slowly pays down your loan, and the property itself tends to grow in value.

## The three ways a rental builds wealth



### Cash flow

The monthly profit left after every bill is paid. Money in your pocket now.



### Appreciation

The property's value tends to rise over the years, growing your net worth.



### Loan paydown

Your tenant's rent slowly pays off your mortgage – building equity you keep.

## Common types of rentals

- **Single-family home** – one house, one tenant or family. The simplest place to start.
- **Small multi-family** – a duplex, triplex, or fourplex. More rent under one roof, and you can even live in one unit (called **house hacking**).
- **Long-term vs. short-term** – a yearly lease gives steady, predictable income; short-term (vacation) rentals can earn more but take more work.

### PLAIN-LANGUAGE TAKEAWAY

A rental is a small business. The product is a safe, clean place to live; the income is the rent; and your job is to keep more money coming in than going out.

## SECTION 02

# Cash Flow

Cash flow is the money left over each month after every bill on the property is paid. It is the single most important number in rental investing.

The formula is simple: **Rent collected** – **All expenses** = **Cash flow**. If the number is positive, the property pays you every month. If it's negative, the property costs you money. Smart investors run these numbers *before* they buy – never after.

### EXAMPLE: A \$180,000 SINGLE-FAMILY RENTAL

Each month	Amount
Rent collected	\$1,650
Mortgage (loan payment)	– \$920
Property taxes	– \$170
Insurance	– \$90
Repairs & maintenance set-aside	– \$130
Vacancy set-aside (empty months)	– \$80
<b>Monthly cash flow</b>	<b>+ \$260</b>

That \$260 a month is \$3,120 a year in profit – *on top of* your tenant paying down the loan and the home gaining value. This is why investors say cash flow is "money you didn't trade hours for."

### Two set-asides beginners forget

Notice the **repairs** and **vacancy** lines above. A property won't break every month, and it won't sit empty every month – but it *will* do both eventually. Setting money aside each month means surprises become planned-for, not panic.

#### THE 1% SANITY CHECK

A quick first filter: if the monthly rent is at least 1% of the purchase price, the deal is worth a closer look. On a \$180,000 home, that's about \$1,800/month. It's a starting screen, not a final answer – always run the full numbers.

## SECTION 03

# Financing

Financing simply means how you pay for the property. The surprising part for most beginners: you rarely need all the money yourself.

When you buy an investment property, you usually put down a portion of the price — often **15% to 25%** — and a lender covers the rest with a loan called a **mortgage**. Your tenant's rent then pays that loan back. This is called **leverage**, and it's how a modest amount of savings can control a much larger asset.

### HOW LEVERAGE WORKS ON A \$180,000 PROPERTY

You bring	25% down
Your down payment	\$45,000
The lender's loan	\$135,000
<b>Property you now control</b>	<b>\$180,000</b>

### Common ways investors finance a first deal

- **Conventional loan** — a standard bank mortgage for investment property, typically 15–25% down.
- **House hacking** — live in one unit of a small multi-family and rent the others; this can unlock low-down-payment loans meant for homes you live in.
- **FHA / first-time buyer programs** — lower down payments if you'll live in the property for a year first.
- **Partnerships** — one person brings money, another brings time or knowledge, and you split the deal.

#### BUILD THIS BEFORE YOU BORROW

Lenders look at three things: your **credit score**, your **income**, and your **savings**. Strengthening these now — paying bills on time, keeping debts low, saving steadily — is the real groundwork of your first deal.

You do not need to understand every loan type today. You need to know that financing exists, that it's normal, and that a good lender or mentor will walk you through the right option for your situation — ideally one who communicates clearly and accessibly.

## SECTION 04

# Getting Started

The first step is the hardest only because it's unfamiliar. Here is a simple, five-step path from "curious" to "first deal."

### 1 Set your "why" and a small goal

Are you investing for monthly income, long-term wealth, or both? Pick one property as your first goal – not ten. Clarity beats speed.

### 2 Learn your numbers

Practice the cash-flow math from Section 2 on real listings in your area. Run ten properties on paper before you ever make an offer.

### 3 Get your money ready

Check your credit, reduce high-interest debt, and start a down-payment fund. Talk to a lender early to learn what you qualify for.

### 4 Build your team

You don't do this alone. Line up an agent, a lender, and a mentor – ideally people who are ASL-fluent or work with interpreters so nothing gets lost.

### 5 Make your first offer

When a property cash-flows and fits your goal, make the offer. You'll learn more from one real deal than from a year of reading.

#### YOU DON'T HAVE TO FIGURE THIS OUT ALONE

Every experienced investor started exactly where you are now. The difference between those who begin and those who don't is usually one thing: support that speaks their language. That's what the ASL Real Estate Collective was built for.

## SECTION 05

# Key Terms, in Plain Language

Keep this page handy. Every bolded word in this guide is defined here, simply.

**Appreciation** — the increase in a property's value over time.

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**Cash flow** — the money left over each month after all property bills are paid.

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**Equity** — the part of the property you truly own; its value minus what you still owe.

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**Down payment** — the portion of the price you pay up front, often 15–25% for investments.

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**House hacking** — living in one unit of a multi-family property while renting out the others.

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**Leverage** — using a loan so a small amount of your own money controls a larger asset.

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**Mortgage** — the loan used to buy a property, paid back monthly over many years.

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**Vacancy** — months when a rental sits empty and earns no rent; smart investors budget for it.

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**The 1% rule** — a quick screen: monthly rent of at least 1% of the purchase price is worth a closer look.

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**A note on accessibility:** Real estate is full of jargon that locks people out — especially when it's never explained in ASL. Every concept in this guide, and every course inside the Collective, is taught visually and in American Sign Language so the information is truly yours.

## YOUR NEXT STEP

# Ready to go from basics to your first deal?

This guide is the beginning. Inside the **ASL Real Estate Collective** membership, the full Real Estate Investing course walks you through everything here in depth — module by module, all in ASL — plus live monthly calls where you can ask your questions in real time.

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- ✓ Everything delivered in ASL

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